



## Vocabulary Terms and Acronyms

Acronym	Term	Definition
ACA	Affordable Care Act	The comprehensive health care reform law enacted in March 2010.
AGI	Adjusted Gross Income	Total (or “gross”) income for the tax year, minus certain adjustments you’re allowed to take. Adjustments include deductions for conventional IRA contributions, alimony paid, student loan interest, and more. Adjusted gross income appears on IRS Form 1040, line 11.
APTC	Advance Premium Tax Credit	A tax credit taken in advance to lower monthly health insurance payment (or “premium”). The advance payment is reconciled on the year’s tax return.
	Attestation	An affirmation that information is accurate and true.
	Authorized Representative	Someone a consumer may choose to act on their behalf, like a family member or other trusted person. Some authorized representatives may have legal authority to act on a consumer’s behalf.
CHFS	Cabinet for Health and Family Services	State cabinet that is home to most of the state’s human services and health care programs, including Medicaid, the Department for Community Based Services, the Department for Public Health, and the Kentucky Health Benefit Exchange.



Acronym	Term	Definition
CMS	Centers for Medicare and Medicaid Services	The federal agency that runs the federally facilitated Marketplace and Medicare, and oversees Medicaid and Children's Health Insurance Programs.
CSR	Cost Sharing Reduction	A discount that lowers the amount consumers have to pay for deductibles, copayments, and coinsurance. To qualify, a consumer must enroll in a Silver category plan to get these extra savings. Qualified American Indians and Alaskan Natives may qualify for CSRs on any plan.
	Dashboard	The screen kynectors or agents will use to start new applications, find existing applications/cases and other case management capabilities.
DCBS	Department for Community Based Services	The department that provides family support, child care, child and adult protection, eligibility determinations for Medicaid and nutrition programs , and administration of an energy cost-assistance program.
	Disability (Adult)	For an adult, - Social Security Administration defines disability as the inability to work due to a physical or mental impairment(s) which has lasted or is expected to last for at least 12 months or result in death. Inability to work includes not only work performed previously, but any kind of work.



Acronym	Term	Definition
	Disability (Child)	For a child, Social Security Administration defines a child as disabled who has physical or mental impairment(s) so severe that it results in marked and severe functional limitations. The impairment(s) must last or be expected to last for at least 12 months or result in the child's death.
	Disposed	An action taken after eligibility is run on an application; this finalizes the eligibility determination and generates applicable notices.
DMS	Department for Medicaid Services	The state agency that administers Kentucky Medicaid, a program funded jointly by states and the federal government that provides health coverage for some low-income people, families and children, pregnant women, the elderly, and people with disabilities.
EDG	Eligibility Determination Group	Members of a household whose needs, and combined resources, income, and deductions are considered in determining eligibility for benefits. The EDG may include members who are not seeking benefits.
EMM	Enrollment Management Module Screen	Screen in Self-Service Portal (SSP) where consumer's enrollment is displayed and can be managed.
ESI	Employer-Sponsored Insurance	Job based insurance plan offered through an employer.
FAQ	Frequently Asked Questions	A resource to answer the most common questions about a topic.



Acronym	Term	Definition
FDSH	<p>Federal Data Services Hub</p> <p>*sometimes referred to as just the hub or the data hub</p>	<p>A federally operated data services hub that validates information relating to an individual applying for health insurance coverage or other affordability program benefits through Health Benefit Exchanges.</p> <ul style="list-style-type: none"> <li>• For example, verification of citizenship (through SSA), income (through IRS), and immigration status (through Department of Homeland Security) is provided by the hub.</li> </ul>
FFM	<p>Federally Facilitated Marketplace</p>	<p>A shopping, enrollment, and eligibility determination service for medical insurance created by the Affordable Care Act in 2010. It is run by the federal government.</p>
IRS	<p>Internal Revenue Service</p>	<p>The U.S. governmental agency responsible for tax collection and tax law enforcement.</p>
	<p>Issuer</p>	<p>An insurance company or insurance organization (including a health maintenance organization [HMO]) that is required to be licensed to engage in the business of insurance in Kentucky and that is subject to state laws that regulate insurance.</p>
KCHIP	<p>Kentucky Children’s Health Insurance Program</p>	<p>KCHIP is free or low-cost health insurance for children younger than 19 without health insurance. Children in families with incomes less than 213 percent of the federal poverty level may be eligible.</p>



Acronym	Term	Definition
KHBE	Kentucky Health Benefit Exchange	KHBE is the division that oversees the State-Based Marketplace activity including certification of agents, registration of kynectors, certification of QHPs, as well as education and outreach for the SBM program.
KOG	Kentucky Online Gateway	A single sign-on access to online services within the Commonwealth. KOG provides access to the Self Service Portal (SSP) and other government websites and services..
KTAP	Kentucky Transitional Assistance Program	A program that provides cash assistance to families with children to help pay for basic needs such as rent, utilities, and other household expenses.
	kynectors	Individuals that assist Kentuckians in the completion of applications for benefits through kynect; they may be referred to as kynectors or Certified Application Counselors.
	kynect	kynect is a system that includes kynect resources, kynect benefits, and kynect healthcare.
MCO	Managed Care Organization	Commercial organizations that manage healthcare for Medicaid enrollees.
MEC	Minimum Essential Coverage	An insurance plan that meets the Affordable Care Act requirement for having health coverage.



Acronym	Term	Definition
<b>MAGI</b>	Modified Adjusted Gross Income	The income amount used to determine eligibility for premium tax credits and other savings for Marketplace health insurance plans and for Medicaid and the Kentucky Children's Health Insurance Program (KCHIP).
<b>MAGI MA</b>	Modified Adjusted Gross Income Medicaid	Medicaid program that uses the Modified Adjusted Gross Income methodology to determine eligibility.
<b>Mixed Household</b>	Often called Mixed Eligibility	<p>A household in which members are eligible for different types of health insurance affordability programs.</p> <p>For example, one member in the household is eligible for Medicaid and another for APTC.</p>
<b>NOE</b>	Notice of Eligibility	Notice sent to household who has submitted an application that explains the programs each household member is eligible for based on their application.
<b>Non-MAGI MA</b>	Non-MAGI Medicaid	Medicaid program that does not use the Modified Adjusted Gross Income methodology to determine eligibility. For example, these individuals receive Medicaid benefits primarily as a result of being aged, blind, or disabled.
<b>PE</b>	Presumptive Eligibility	Eligibility temporarily granted for Medicaid-covered services to a qualified individual where the application has been submitted by a qualified entity.



Acronym	Term	Definition
QHP	Qualified Health Plan	An insurance plan that is certified by KHBE staff, provides essential health benefits, follows established limits on cost-sharing (like deductibles, copayments, and out-of-pocket maximum amounts), and meets other requirements under the Affordable Care Act.
RAC	Report a Change	The enrollee responsibility to update existing demographic and/or income information for Medicaid or QHP.
RFI	Request for Information	A written notice sent requesting additional information when there is a difference between information entered on a kynect application and information from trusted data sources or when information is not available from a trusted data source.
	Resource	Asset or item of monetary value.
RSDI	Retirement, Survivors, and Disability Insurance	An acronym for the three types of Social Security benefits. (This does not include SSI benefits).
SSP	Self-Service Portal	SSP is the kynect web portal kynectors, Agents, individuals, and others use to apply, enroll in and manage their health care coverage and other benefits.
SSI	Supplemental Security Insurance	A federal income supplement program funded by general tax revenues (not Social Security taxes). It is designed to help aged, blind, and disabled people, who have low income or resources. It provides cash to meet basic needs for food, clothing, and shelter. SSI recipients also receive Medicaid.



Acronym	Term	Definition
SSN	Social Security Number	A nine-digit number issued to U.S. citizens, permanent residents, and temporary (working) residents.
SHOP	Small Business Health Options Program	The Marketplace where small employers can have an eligibility determination made by kynect and may shop for and purchase QHPs from the issuer or through an agent.
SNAP	Supplemental Nutrition Assistance Program	The program that helps individuals and families stretch their food budget and buy healthy foods.
SSA	Social Security Administration	An independent agency of the federal government that administers Social Security, a social insurance program that determines eligibility and processes payments for retirement, disability, and survivors' benefits.
TANF	Temporary Assistance for Needy Families	A program that provides temporary financial assistance for pregnant women and families with one or more dependent children. TANF provides financial assistance to help pay for food, shelter, utilities, and expenses other than medical.
TTY	Teletypewriter or Teletext	A special device that lets people who are hearing impaired or speech-impaired use the telephone to communicate.
WIC	Woman Infant Children	A special supplemental nutrition program for Women, Infants, and Children.

